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PART-I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT

AGRICULTURE AND FARMERS WELFARE DEPARTMENT

Notification

The 25th July, 2023

No. 1626-Agri.II(1)-2023/5890.— The Governor of Haryana is pleased to notify the crops, indemnity level, sum insured, insured unit, premium rates and seasonality disciplines etc. for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State From Kharif 2023 to Rabi 2025-26, as per Administrative Approval of Govt. of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare vide their reference No.13015/02/2015-CreditII, dated 28.02.2020, as under:-

1. Crops

Kharif	Rabi
Paddy	Wheat
Bajra	Gram
Maize	Barley
Cotton	Mustard
Moong	Sunflower

2. Cluster

The PMFBY will be implemented in the entire State on cluster approach. Districts in clusters are as under: -

Cluster-I	Cluster-II	Cluster-III
Panchkula	Ambala	Yamuna Nagar
Kurukshetra	Karnal	Panipat
Faridabad	Sonipat	Palwal
Kaithal	Hisar	Bhiwani
Sirsa	Jind	Fatehabad
Rohtak	Mahendergarh	Jhajjar
Rewari	Gurgaon	Mewat
		Charkhi Dadri

3. Insurance Unit (IU)

The PMFBY will operate on the principle of "Area Approach" in the Insurance Unit (IU). The IU will be the revenue estate (village). In case of Moong Crop the Insurance, unit will be District level. The Moong covering districts are Sirsa, Bhiwani, Rewari, Hisar, Mahendergarh, Charkhi Dadri & Fatehabad.

- 4. Enrollment of Farmers:** -The scheme is optional for all Loanee and Non-Loanee farmers. The scheme will work on the "Opt-out" mode for the existing loanee farmers. The farmers can choose not to be enrolled under the Scheme, by giving a signed declaration as per prescribed format, mentioning his/her unwillingness to participate in the schemes any time during the year for the upcoming season but at least 7 days before the cut-off date for enrolment/debiting premium. If application is received within 7 days of cut-off date for enrolment, then farmer will be exempted from enrolment for the next crop season. Farmers can use available

Communication mediums for communicating their willingness for "opt-out", however, they will ensure that their willingness is received and recorded by the bank within the aforesaid prescribed period. Bank shall also maintain proper records of farmer declarations and share the data for opt-out farmers to the Department as per the requirement.

In case of non-loanee farmers can submit his/her application online (Self) and through inter-mediators (CSC) with valid documents issued by Department.

5. Coverage of Risks: -

The following crop risks/loss are covered under the Scheme.

- i. Localized Calamities:** Loss/damage to notified insured crops resulting from occurrence of identified localized risks of Hailstorm, Inundation and Cloud burst affecting isolated farms in the notified area. Inundation peril is not applicable in case of hydrophilic crops like Paddy, Sugarcane as per condition mentioned in 21.5.10 (Note 2) of Revamped Operational Guideline of Pradhan Mantri Fasal Bima Yojana.
- ii. Standing Crop (Sowing to Harvesting):** Comprehensive risk Insurance is provided to cover all type of yield losses due to non-preventable risks, viz. Drought, Flood, Inundation, widespread Pests and Disease attack, Storm/Hailstorm etc. Yield losses will be assessed through Crop Cutting Experiment.
- iii. Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread/small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclonic rains and Unseasonal rains.
- iv. Time Frame for Intimations:** Farmers should intimate about their crop loss under localized calamity within 72 hrs. from the date of loss/incident. In case of Public holiday only next working day will be consider for submitting offline application. All localized intimation of the farmers will route through PMU Portal irrespective of any mode of receipt of intimation.
- v. General exclusions:** Losses arising out of war and nuclear risks, malicious damage and other preventable risks.
- vi. Risk inception date: -** The risk under PMFBY will commence from the date of notification of the scheme or date of commencement of season whichever is earlier.
- vii. Add-on coverage:** Add-on coverage for crop losses due to attack by wild animals: The add-on coverage will be optional for the farmers and notional premium will be borne by the farmer. Add on coverage for crop loss due to attack by wild animal will be subjected to SOP issued by GoI.
- viii.** Localized calamities and post-harvest losses will be assessed on the basis of individual insured farm level. The Individual complaints are not required for widespread calamities i.e. Pests and Disease attack. Claims will be calculated based on the Crop Cutting Experiment/Average Yield at village level submitted by department and Haryana Space Application Centre or other State Government designated agencies.

If localized calamities occurred during Crop Cutting Experiments then the same procedure (Localized Calamities) will be followed for conducting the loss survey and claim assessment will be applicable as in before harvesting period.

6. Implementing Agencies

1.	Cluster-I	Agriculture Insurance Company of India
2.	Cluster-II	Agriculture Insurance Company of India
3.	Cluster-III	Kshema General Insurance Company

7. Indemnity level

The indemnity level will remain same as 90% from Kharif 2023 to Rabi 2025-26.

8. Threshold Yield: - Threshold yield for calculation of claim under wide spread calamities will be same for contract period of three years.

I) Threshold & Actual Yield for Paddy will be given in Rice

II) Threshold & Actual Yield for Cotton will be given in Lint.

9. Assessment of Yield of Cotton crop will be based on Minimum two pickings. In case zero Yields is reported during Crop Cutting Experiment on first picking, then zero Yield will be mentioned for first picking and if team observe that some further yield will be possible then team will visit for second picking and record the yield in the CCEs receipt.

In case of cotton crop all possible pickings are mandatory for yield based claims but Extrapolation will not be applicable where picking is not possible after two pickings. It shall be clearly mentioned on CCE receipt at the time of CCE; that no more pickings are available after this picking.

10. Sum Insured

The Sum insured Per Hectare of notified crops will be given as under:-

(Rs. In Per Hectare.)

Kharif Sum Insured				Rabi Sum Insured			
Crop	2023	2024	2025	Crop	2023-24	2024-25	2025-26
Paddy	96371	101190	106249	Wheat	72896	76541	80368
Bajra	46456	48779	51218	Mustard	48927	51373	53942
Maize	49421	51892	54487	Barley	46456	48779	51218
Cotton	98595	103525	108701	Gram	35830	37622	39503
Moong	43243	45405	47675	Sunflower	49421	51892	54487

11. Farmers Premium: -

Farmer's premium will be 1.50% for Rabi, 2% for Kharif crops and 5% for Cotton crop. Cluster wise, District wise, crop wise Farmers Share, State, Share, and Central Share is placed at Annexure:" A".

12. Subsidy:

The difference between the actuarial premium rate and farmer share would be equally borne by the State Government and Central Government in the ratio of 50:50 as per OGs.

13. Irrigated/Non-Irrigated: All area in Haryana will be considered as irrigated area.**14. Claim liability:**

I. Implementing Agency shall be responsible to settle all the admissible claims due to the conditions/ eventualities as detailed in revamped operational guidelines of PMFBY. Implementing agency shall be responsible for payment of claims up to the ceiling as mentioned in the revamped operational guidelines of PMFBY. The claim should be settled within the prescribed time limits after receipt of yield data i.e. after 30 days of receiving yield data. Penal interest @ 12% per annum will be recovered on admissible pending claims amount, if Insurance Companies keep claims pending beyond 30 days after providing yield data to Insurance Company and releasing all admissible subsidies for the crops.

II. Insurance company cannot withhold claim percentage more than pending state share of subsidy percentage for the concerned season.

15. Bank Services Charges:

CSC/Bank services charges will be applicable as per revamped Guideline issued by Govt. of India.

16. Seasonality discipline: -

The seasonality discipline for Kharif 2023 to Rabi 2025-26 is as under: -

Sr. No.	Activity	Kharif	Rabi
1.	Start of enrolment of farmers for the season (as per crop calendar)	From 1st April of respective year.	From 1st October of respective year.
2.	Cutoff date for opt out option by Farmers	24 July of respective year.	24 December of respective year.
3.	Cut-off date for intimation of change of insured crop by the farmer.	2 working days prior to cut-off date for debit / collection of premium from farmers	2 working days prior to cut-off date for debit / collection of premium from farmers
4.	Cut-off date for receipt of Application of farmers/debit of premium from farmers account by all stakeholders including banks/PACS/CSC/ Insurance agent/online enrolment by farmers etc.	31st July of respective year.	31st December of respective year.
5.	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective insurance company and uploading of details of individual covered farmers on crop insurance Portal by Bank Branches/CSC (CBs/RRBs/ DCCBs/PACs), followed by SMS to all insured farmers from portal.	Within 15 days from cut-off date for enrolment of farmers i.e. 15th August, for Kharif and 15th January for Rabi of respective year.	
6.	Cut-off date for electronic remittance of farmer premium to insurance companies for farmers covered on voluntary basis by designated insurance Agents and uploading of details of individual covered farmers on crop insurance portal.	within 48 hours of receipt of application & Premium	
7.	Cut-off date for CSCs/Banks/intermediary to correct/update the paid application intimated by ICs on Crop insurance portal.	Within 7 days from the date of intimation by ICs.	
8.	Sharing of detailed information of claims with bank branches & other Stakeholders from Crop insurance portal.	Within 7 days of approval of claim by ICS.	
9.	Cut-off date for refund of excess premium on account of data not uploading on the portal, crop mismatch etc.	60 days from cut-off date of enrolment for respective season.	
10.	Cut-off date for refund of premium to farmers account of rejection policies due to short coming in documents	Within 60 days from cutoff date of enrollment for respective season.	

17. Use of Technology: -

1. The actual yield for assessment of crop loss will be used as weighted average yield of Crop Cutting Experiment and Technology based yield in 70:30 ratio in Wheat and Paddy crop only. In case technology average yield not provided by the service provider than Crop Cutting Experiment average yield will be final to claim calculation. For other crops the average yield will be calculated on basis of Crop Cutting Experiments.
2. Haryana Space Application Centre (HARSAC) will be Technical Implementation Partner (TIP) for estimation and validation of yield.
3. SAC, Ahmedabad, will be the Mentor Institute for Technology Rollout (MITR) for the adoption of technical approaches for yield assessment.
4. In case of any unavoidable discrepancies/objection raised by field staff/Insurance Companies in crop cutting experiments of Wheat and Paddy crop, then technology based average yield will be final, if technology based average yield not received then higher unit will be considered as average yield as per Operational Guidelines (OGs). The number of crops may be added in future, after recommendation/approval of GoI/ State Government.

18. Role of Insurance Companies:

- (i) The selected insurance companies shall provide farmers' wise list with additional column on the data of NCI portal i.e. if rejected then reason for rejection, localized intimation number if intimated by the farmers, claim amount of localized intimation, claim status, UTR number, AY, TY Claim amount UTR number, date of payment & reason of withheld claim as per requirement of Department.
- (ii) The selected insurance company shall intimate to the farmers about the name, area, crop, Crop village, account number and premium deducted through SMS in their respective mobile numbers and also provide the policy status like approval of policy, reverted or rejected if any time to time to the farmers.
- (iii) Joint Call Centre will be established by selected insurance companies at Panchkula with at least 22 seats for approval of State Government. The recurring expenditure will be shared by all selected insurance companies in equal ratio. IAs call centers/seats will not be considered under this clause.
- (iv) Publicity & Awareness expenditure as the operational guidelines must be calculated based on premium paid by the State & Legitimate plan have to be submitted in the month of April first week for both seasons yearly. Finalization of vender for publicity and awareness Programme of PMFBY will shared with Directorate office. Expenditure amount as per OG Clause 26.4.8.
- (v) Haryana Space Application Centre or other State Govt. designated agencies will be implementing agency for technological interventions such as dense network of Automatic Weather Station (AWS) and Rain Gauges as per the insured area requirement to provide yield assessment as per OG clause 2.16 during implementation period. Cost technological intervention will be borne by Insurance companies as per OG clause 2.13. Recurring monthly data cost of such initiative will be equally shared by IAs.
- (vi) Insurance Companies will deploy one person on at least 10 villages in Crop Cutting Experiments and shall submit list to Deputy Director of Agriculture in time. Insurance Companies representatives or their deployed staff must have ID card and authority letter from concerned insurance company.
- (vii) Insurance Companies shall deploy a nodal officer at district/State Level exclusively for CM Window/RTI Reply & other mistletoes query/ Reply in timely. In case of CM window/ RTI the reply must be submitted on 3-4 days and Lok Sabha/Vidhan Sabha question reply must be submitted on the same day.
- (viii) Insurance Companies shall deploy competent and well conversant officer to attend the all District and State level meetings.
- (ix) The selected Insurance Companies must deploy well qualified and trained persons at Block level. Implementing Agency must open exclusive offices at district and block level with visible sign board after due clearance of respective DDA., Common Service Centre Offices, Banks Branches, General Insurance offices will not consider as offices in this category as per OG clause 22.1.5(3) & 22.1.5(5).
- (x) Insurance Companies will establish a helpdesk at each block with dedicated qualified manpower to support farmers' grievances, intimations, queries, etc.
- (xi) Input cost for assessment of loss under localized calamities will be providing by the Department.
- (xii) **Objection time period**
 - a) Farmers can raise his objection in written to the office of Deputy Director Agriculture within 144 hours (6 days) after survey of localized calamity/ Crop Cutting Experiment/ Post Harvesting Loss, similarly Insurance Companies can raise objection on survey of localized calamity/ Crop Cutting Experiment/ Post Harvesting within 96 hours (4 days) after that no objection will be entertained.
 - b) On the objection raised by farmers/insurance companies the concerned Deputy Director Agriculture will constitute a committee for the resurvey in above mentioned cases & Committee decision will be final. The committee will submit resurvey report within 3 days after raising the objection by any concerned.
- (xiii) **Penal Provision:**
 - (a) Insurance Companies have to follow the seasonality discipline and provision of Operational Guidelines and instructions issued by the Government from time to time to ensure benefit of the Scheme is reached within stipulated timelines. Non adherence of the guidelines and cut-off dates shall attract penalty as envisaged in the Operational Guidelines.

- (b) The Insurance Company can accept/reject the application within 60 days from cut-off date (31st July for Kharif and 31st December for Rabi), if Insurance Companies found any discrepancy in the farmers application than insurance company shall intimate objection to individuals farmers as well as to Bank/CSC about nature of objection. If farmers fails to submit required document/information within 7 days, Insurance companies may reject the policy. Insurance company must provide details of each rejected policies to the Department and must refund premium to farmers within time given in OGs. However in all circumstances all policies must be decided either accepted/rejected by 30th September for Kharif and 28th/29th February for Rabi.
- (c) Insurance companies shall intimate each farmers about discrepancy in his enrollment application and farmer wise field/documents/crop/land verification short coming shall also be intimated to Department of Agriculture & Farmers Welfare, if concerned farmer did not provide the valid proof of documents to the Insurance Company within 7 days after that Insurance Company can reject the cases and refund the premium to the farmers within next 7 days after rejection. Any rejection will not be acceptable after 60 Days (30th September for Kharif and 28th/29th February for Rabi) of last date of enrollment date.
- (d) The Insurance Companies cannot take up the case of over insurance without any valid proof, they should have valid reasons for over insurance of each individual field/farmer/application with facts, otherwise no over insurance case will be entertained after 60 days (30th September for Kharif and 28th/29th February for Rabi).

19. Role of the State Government

- (i) The cut-off date of harvesting will declared by the Concerned Deputy Director Agriculture in his districts at least one month prior to the starting date of Harvesting in his district in every season.
- (ii) Any officers of Agriculture Department deployed by the Deputy Director Agriculture by the district level will be considered as representative of Department.
- (iii) Deputy Directors of Agriculture will the Nodal Officer of the Scheme at District level and fully responsible for monitoring of scheme in the respective district.
- (iv) Deputy Director of Agriculture will ensure that the Localized/post harvesting/ CCEs slip should be shared with insurance companies' representative and farmer on the field/during the survey.
- (v) Department shall try to conduct CCEs through CCE Agri. App.

20. General Terms and Conditions:

- i. The selected Insurance Company will execute Service Level Agreement/MoU with the State Government / its representative which will remain valid for the entire crop insurance period or till the settlement of all claims of that particular season (Kharif or Rabi) whichever is later.
- ii. Implementing Agency must have to abide all the terms & conditions of the tender, each deficiency of services will have marking to disqualification/barring that Insurance Company from next tender process.
- iii. Selected Insurance Companies have to follow the seasonality discipline and provision of Revamped Operational Guideline and instruction issued by the Government from time to time to ensure benefit of the scheme reaches within stipulated timelines. Non-adherence of the guideline and cut-off dates should attract penalty as envisaged in the operational Guidelines.
- iv. Smart sampling will be carried out as per the direction of Govt. of India.
- v. All grievances will be addressed/resolved in District level Monitoring Committee and Insurance companies are bound to compliance the decision within 15 days or appeal in higher appealing authorities after issuing the minutes of the DLMC. After 15 days concern Insurance Companies are liable to pay the claim to farmers as per decision of DLMC. No appeal will be entertained after this period & the decision of DLMC will be final.
- vi. The Insurance Companies shall follow all terms and conditions of the tender and non-compliance of the condition a penalty will be determine by SLCCCI as per seriousness of conditions.

21. ASSESSMENT OF LOSS/SHORTFALL IN YIELD

The procedure mentioned in the OGs will be followed for assessment of loss/shortfall in yield.

a) STANDING CROP (WIDE SPREAD CALAMITIES)

- i) Shortfall in yield will be calculated by comparing the Threshold Yield with the Actual Yield estimated through Crop Cutting Experiments (CCEs). The CCEs will be under taken for

different crops on a scale decided by the State Government keeping in view the acreage covered in the scheme in different IUs/Blocks/districts/State.

- ii) In cases where required number of CCEs could not be conducted due to non-availability of adequate cropped area, the yield estimate for such IUs will be made by adopting the yield of next higher unit i.e. Block/District/State. If the area in the block is also inadequate, the yield of the district will be adopted. If the area in the district is also inadequate, the yield of the State average will be adopted.
- iii) In case of 'On Account Payment of claims due to Mid-Season Adversity', the State Government will issue damage notification keeping in view the likely loss caused to the crops, rain fall data, crop condition reports by field officials, media reports etc.
- iv) A Committee under the Chairmanship of SDO (Civil) with Deputy Director Agriculture, Tehsildar concerned and a representative of the Insurance Company as members will submit a report about the eligibility for 'On Account Payment' to the Director of Agriculture and Farmers' Welfare, Haryana through the Deputy Commissioner, as and when such adversity occurs.
- v) 'On Account Payment' of claims will not be admissible if the adversity occurs within 15 days before the normal harvest time of the specified/notified crop.

b) POST HARVEST LOSSES

- i) The assessment of yield loss will be on individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' condition, up to a maximum period of 14 days from harvesting.
- ii) The Implementing Agency will appoint Loss Assessors in sufficient number having the qualifications provided in OGs, for assessment of losses due to the operations of post-harvest losses.
- iii) The loss will be jointly assessed by a team comprising of the Block Agriculture Officer, Loss Assessors and the concerned farmer. In case of loss assessor will not sent by Insurance Company within time then other two member can assess the loss survey.

c) LOCALIZED RISKS

- i) The assessment of yield loss will be on individual plot basis in case of occurrence of localized perils/calamities viz Hailstorm, Inundation and Cloud burst affecting part of the IU or a plot.
- ii) The Implementing Agency will appoint Loss Assessors in sufficient number having the qualifications provided in OGs, for assessment of losses due to the operations of localized risks.
- iii) The loss will be jointly assessed by a team comprising of the Block Agriculture Officer, Loss Assessors of the Insurance Company and the concerned farmer.
- iv) If the affected area under a cropped/Sown area is more than 25% of the total insured area in the IU, all the eligible farmers as per Para 21.5.8.3 of the Revamped OGs, would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Committee of SDO (Civil), Deputy Director Agriculture, Tehsildar concerned and a representative of the Insurance Company) of affected area.
- v) In case the representative of the implementing agency, whenever part of a Committee, is not available/ does not attend the meeting of the Committee or accompany during inspections, the other members of the committee will take appropriate decision with the prevailing fact and circumstances, which will be final.

22. Collection of Proposal and Premium from Farmers

- i) The bank branches will submit the consolidated proposals to the implementing agencies well within the stipulated cut-off dates and also upload the soft copy of insured details in crop insurance portal. The declarations/proposals format shall contain the details as per the format provided in the crop insurance portal.
- ii) The banks will also submit a weekly progress report of the number of farmers insured, area covered and premium collected to the Director Agriculture and Farmers' Welfare, Haryana & the concerned implementing agencies.

- iii) For any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 2 days before the cut-off date for buying insurance, through the Bank/Insurance Company/Insurance intermediary.

23. Monitoring of the scheme

- i) The Insurance Company will ensure that about 5% of the beneficiaries are verified by their Regional Offices/Local level Offices and report is sent to the District Level Monitoring Committee (DLMC).
- ii) The DLMC will cross verify at least 10% of the beneficiaries and send report to the Director, Agriculture and Farmers' Welfare Department, Haryana.
- iii) 1 to 2% of the beneficiaries will be verified by the Head Office of the Insurance Company and report sent to the Central Government.

24. ROLES AND RESPONSIBILITIES OF VARIOUS AGENCIES

The roles and responsibilities of various agencies i.e. Central Government, State Government, Insurance Companies, Financial Institutions/ Banks, Insurance agents and Farmers will be as mentioned in the OGs. All the instructions issued by the Govt./Department will be complied with.

SUDHIR RAJPAL,
Additional Chief Secretary to Government Haryana,
Agriculture and Farmers Welfare Department.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-I

Year 2023-24

Sr. No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs./Per Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Sirsa	Kharif	Cotton	98595	4929.75	6901.65	6901.65	13803.3	18733.05
			Paddy	96371	1927.42	1445.565	1445.565	2891.13	4818.55
			Bajra	46456	929.12	3948.76	3948.76	7897.52	8826.64
			Maize	49421	988.42	1976.84	1976.84	3953.68	4942.1
			Moong	43243	864.86	4972.945	4972.945	9945.89	10810.75
		Rabi	Wheat	72896	1093.44	1239.23	1239.23	2478.46	3571.90
			Barley	46456	696.84	1742.1	1742.1	3484.2	4181.04
			Mustard	48927	733.905	2568.6675	2568.6675	5137.335	5871.24
			Gram	35830	537.45	2418.525	2418.525	4837.05	5374.5
			Sunflower	49421	741.32	2100.39	2100.39	4200.78	4942.1
2.	Rohtak	Kharif	Cotton	98595	4929.75	4929.75	4929.75	9859.5	14789.25
			Paddy	96371	1927.42	1927.42	1927.42	3854.84	5782.26
			Bajra	46456	929.12	3484.2	3484.2	6968.4	7897.52
			Maize	49421	988.42	1976.84	1976.84	3953.68	4942.1
		Rabi	Wheat	72896	1093.44	911.2	911.2	1822.4	2915.84
			Barley	46456	696.84	2671.22	2671.22	5342.44	6039.28
			Mustard	48927	733.905	3057.9375	3057.9375	6115.875	6849.78
			Gram	35830	537.45	3851.725	3851.725	7703.45	8240.9
			Sunflower	49421	741.32	2100.39	2100.39	4200.78	4942.1
3.	Faridabad	Kharif	Cotton	98595	4929.75	5422.725	5422.725	10845.45	15775.2
			Paddy	96371	1927.42	1445.565	1445.565	2891.13	4818.55
			Bajra	46456	929.12	2555.08	2555.08	5110.16	6039.28
			Maize	49421	988.42	741.315	741.315	1482.63	2471.05
		Rabi	Wheat	72896	1093.44	1275.68	1275.68	2551.36	3644.8
			Barley	46456	696.84	1509.82	1509.82	3019.64	3716.48
			Mustard	48927	733.905	1100.8575	1100.8575	2201.715	2935.62
			Gram	35830	537.45	2418.525	2418.525	4837.05	5374.5
			Sunflower	49421	741.32	2100.39	2100.39	4200.78	4942.1
4.	Kurukshetra	Kharif	Cotton	98595	4929.75	2464.875	2464.875	4929.75	9859.5
			Paddy	96371	1927.42	963.71	963.71	1927.42	3854.84
			Bajra	46456	929.12	1858.24	1858.24	3716.48	4645.6
			Maize	49421	988.42	741.315	741.315	1482.63	2471.05
		Rabi	Wheat	72896	1093.44	911.2	911.2	1822.4	2915.84
			Barley	46456	696.84	1974.38	1974.38	3948.76	4645.6

Sr. No.	District	Season	Crop	Sum Insured (Rs./ Hect.)	Premium(Rs./Per Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
			Mustard	48927	733.905	856.2225	856.2225	1712.445	2446.35
			Gram	35830	537.45	2418.525	2418.525	4837.05	5374.5
			Sunflower	49421	741.32	1359.075	1359.075	2718.15	3459.47
5.	Kaithal	Kharif	Cotton	98595	4929.75	2464.875	2464.875	4929.75	9859.5
			Paddy	96371	1927.42	963.71	963.71	1927.42	3854.84
			Bajra	46456	929.12	696.84	696.84	1393.68	2322.8
			Maize	49421	988.42	1976.84	1976.84	3953.68	4942.1
		Rabi	Wheat	72896	1093.44	911.2	911.2	1822.4	2915.84
			Barley	46456	696.84	812.98	812.98	1625.96	2322.8
			Mustard	48927	733.905	2079.3975	2079.3975	4158.795	4892.7
			Gram	35830	537.45	3314.275	3314.275	6628.55	7166
			Sunflower	49421	741.32	2100.39	2100.39	4200.78	4942.1
6.	Panchkula	Kharif	Cotton	98595	4929.75	2464.875	2464.875	4929.75	9859.5
			Paddy	96371	1927.42	3854.84	3854.84	7709.68	9637.1
			Bajra	46456	929.12	2322.8	2322.8	4645.6	5574.72
			Maize	49421	988.42	3953.68	3953.68	7907.36	8895.78
		Rabi	Wheat	72896	1093.44	1275.68	1275.68	2551.36	3644.8
			Barley	46456	696.84	1974.38	1974.38	3948.76	4645.6
			Mustard	48927	733.905	2813.3025	2813.3025	5626.605	6360.51
			Gram	35830	537.45	3314.275	3314.275	6628.55	7166
			Sunflower	49421	741.32	2347.495	2347.495	4694.99	5436.31
7.	Rewari	Kharif	Cotton	98595	4929.75	6285.43	6285.43	12570.86	17500.61
			Paddy	96371	1927.42	1927.42	1927.42	3854.84	5782.26
			Bajra	46456	929.12	929.12	929.12	1858.24	2787.36
			Maize	49421	988.42	741.315	741.315	1482.63	2471.05
			Moong	43243	864.86	1081.075	1081.075	2162.15	3027.01
		Rabi	Wheat	72896	1093.44	911.20	911.20	1822.40	2915.84
			Barley	46456	696.84	1742.10	1742.10	3484.20	4181.04
			Mustard	48927	733.905	856.2225	856.2225	1712.445	2446.35
			Gram	35830	537.45	2418.525	2418.525	4837.05	5374.5
			Sunflower	49421	741.32	2100.39	2100.39	4200.78	4942.1

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-I

Year 2024-25

Sr. No.	District	Season	Crop	Sum Insured (Rs./ Hect.)	Premium (Rs./Per Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Sirsa	Kharif	Cotton	103525	5176.25	7246.75	7246.75	14493.5	19669.75
			Paddy	101190	2023.8	1517.85	1517.85	3035.7	5059.5
			Bajra	48779	975.58	4146.215	4146.215	8292.43	9268.01
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.2
			Moong	45405	908.1	5221.575	5221.575	10443.15	11351.25
		Rabi	Wheat	76541	1148.12	1301.20	1301.20	2602.39	3750.51
			Barley	48779	731.685	1829.2125	1829.2125	3658.425	4390.11
			Mustard	51373	770.6	2697.08	2697.08	5394.16	6164.76
			Gram	37622	564.33	2539.485	2539.485	5078.97	5643.3
			Sunflower	51892	778.38	2205.41	2205.41	4410.82	5189.2
2.	Rohtak	Kharif	Cotton	103525	5176.25	5176.25	5176.25	10352.5	15528.75
			Paddy	101190	2023.8	2023.8	2023.8	4047.6	6071.4
			Bajra	48779	975.58	3658.425	3658.425	7316.85	8292.43
			Maize	51892	1037.84	2075.68	2075.68	4151.36	5189.2
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	2804.7925	2804.7925	5609.585	6341.27
			Mustard	51373	770.6	3210.81	3210.81	6421.62	7192.22
			Gram	37622	564.33	4044.365	4044.365	8088.73	8653.06
			Sunflower	51892	778.38	2205.41	2205.41	4410.82	5189.2
3.	Faridabad	Kharif	Cotton	103525	5176.25	5693.875	5693.875	11387.75	16564
			Paddy	101190	2023.8	1517.85	1517.85	3035.7	5059.5
			Bajra	48779	975.58	2682.845	2682.845	5365.69	6341.27
			Maize	51892	1037.84	778.38	778.38	1556.76	2594.6
		Rabi	Wheat	76541	1148.115	1339.4675	1339.4675	2678.935	3827.05
			Barley	48779	731.685	1585.3175	1585.3175	3170.635	3902.32
			Mustard	51373	770.6	1155.89	1155.89	2311.78	3082.38
			Gram	37622	564.33	2539.485	2539.485	5078.97	5643.3
			Sunflower	51892	778.38	2205.41	2205.41	4410.82	5189.2
4.	Kurukshetra	Kharif	Cotton	103525	5176.25	2588.125	2588.125	5176.25	10352.5
			Paddy	101190	2023.8	1011.9	1011.9	2023.8	4047.6
			Bajra	48779	975.58	1951.16	1951.16	3902.32	4877.9
			Maize	51892	1037.84	778.38	778.38	1556.76	2594.6
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64

Sr. No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium (Rs./Per Hect.)			
					Farmer's Share	Subsidy		
						State Share	Central Share	Total Subsidy
			Barley	48779	731.685	2073.1075	2073.1075	4146.215
			Mustard	51373	770.6	899.0275	899.0275	1798.055
			Gram	37622	564.33	2539.485	2539.485	5078.97
			Sunflower	51892	778.38	1427.03	1427.03	2854.06
5.	Kaithal	Kharif	Cotton	103525	5176.25	2588.125	2588.125	5176.25
			Paddy	101190	2023.8	1011.9	1011.9	2023.8
			Bajra	48779	975.58	731.685	731.685	1463.37
			Maize	51892	1037.84	2075.68	2075.68	4151.36
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525
			Barley	48779	731.685	853.6325	853.6325	1707.265
			Mustard	51373	770.6	2183.3525	2183.3525	4366.705
			Gram	37622	564.33	3480.035	3480.035	6960.07
			Sunflower	51892	778.38	2205.41	2205.41	4410.82
6.	Panchkula	Kharif	Cotton	103525	5176.25	2588.125	2588.125	5176.25
			Paddy	101190	2023.8	4047.6	4047.6	8095.2
			Bajra	48779	975.58	2438.95	2438.95	4877.9
			Maize	51892	1037.84	4151.36	4151.36	8302.72
		Rabi	Wheat	76541	1148.115	1339.4675	1339.4675	2678.935
			Barley	48779	731.685	2073.1075	2073.1075	4146.215
			Mustard	51373	770.6	2953.9475	2953.9475	5907.895
			Gram	37622	564.33	3480.035	3480.035	6960.07
			Sunflower	51892	778.38	2464.87	2464.87	4929.74
7.	Rewari	Kharif	Cotton	103525	5176.25	6599.72	6599.72	13199.44
			Paddy	101190	2023.8	2023.8	2023.8	4047.6
			Bajra	48779	975.58	975.58	975.58	1951.16
			Maize	51892	1037.84	778.38	778.38	1556.76
			Moong	45405	908.10	1135.125	1135.125	2270.25
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525
			Barley	48779	731.685	1829.2125	1829.2125	3658.425
			Mustard	51373	770.6	899.0275	899.0275	1798.055
			Gram	37622	564.33	2539.485	2539.485	5078.97
			Sunflower	51892	778.38	2205.41	2205.41	4410.82

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-I

Year 2025-26

Sr. No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs./Per Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Sirsa	Kharif	Cotton	108701	5435.05	7609.07	7609.07	15218.14	20653.19
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	4353.53	4353.53	8707.06	9731.42
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.7
			Moong	47675	953.5	5482.625	5482.625	10965.25	11918.75
		Rabi	Wheat	80368	1205.52	1366.25	1366.25	2732.51	3938.03
			Barley	51218	768.27	1920.675	1920.675	3841.35	4609.62
			Mustard	53942	809.13	2831.955	2831.955	5663.91	6473.04
			Gram	39503	592.545	2666.4525	2666.4525	5332.905	5925.45
			Sunflower	54487	817.305	2315.6975	2315.6975	4631.395	5448.7
2.	Rohtak	Kharif	Cotton	108701	5435.05	5435.05	5435.05	10870.10	16305.15
			Paddy	106249	2124.98	2124.98	2124.98	4249.96	6374.94
			Bajra	51218	1024.36	3841.35	3841.35	7682.7	8707.06
			Maize	54487	1089.74	2179.48	2179.48	4358.96	5448.7
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2	3214.72
			Barley	51218	768.27	2945.035	2945.035	5890.07	6658.34
			Mustard	53942	809.13	3371.375	3371.375	6742.75	7551.88
			Gram	39503	592.545	4246.5725	4246.5725	8493.145	9085.69
			Sunflower	54487	817.305	2315.6975	2315.6975	4631.395	5448.7
3.	Faridabad	Kharif	Cotton	108701	5435.05	5978.555	5978.555	11957.11	17392.16
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	2816.99	2816.99	5633.98	6658.34
			Maize	54487	1089.74	817.305	817.305	1634.61	2724.35
		Rabi	Wheat	80368	1205.52	1406.44	1406.44	2812.88	4018.4
			Barley	51218	768.27	1664.585	1664.585	3329.17	4097.44
			Mustard	53942	809.13	1213.695	1213.695	2427.39	3236.52
			Gram	39503	592.545	2666.4525	2666.4525	5332.905	5925.45
			Sunflower	54487	817.305	2315.6975	2315.6975	4631.395	5448.7
4.	Kurukshetra	Kharif	Cotton	108701	5435.05	2717.525	2717.525	5435.05	10870.1
			Paddy	106249	2124.98	1062.49	1062.49	2124.98	4249.96
			Bajra	51218	1024.36	2048.72	2048.72	4097.44	5121.8
			Maize	54487	1089.74	817.305	817.305	1634.61	2724.35
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2	3214.72

Sr. No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs./Per Hect.)			
					Farmer's Share	Subsidy		
						State Share	Central Share	Total Subsidy
			Barley	51218	768.27	2176.765	2176.765	4353.53
			Mustard	53942	809.13	943.985	943.985	1887.97
			Gram	39503	592.545	2666.4525	2666.4525	5332.905
			Sunflower	54487	817.305	1498.3925	1498.3925	2996.785
5.	Kaithal	Kharif	Cotton	108701	5435.05	2717.525	2717.525	5435.05
			Paddy	106249	2124.98	1062.49	1062.49	2124.98
			Bajra	51218	1024.36	768.27	768.27	1536.54
			Maize	54487	1089.74	2179.48	2179.48	4358.96
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2
			Barley	51218	768.27	896.315	896.315	1792.63
			Mustard	53942	809.13	2292.535	2292.535	4585.07
			Gram	39503	592.545	3654.0275	3654.0275	7308.055
			Sunflower	54487	817.305	2315.6975	2315.6975	4631.395
6.	Panchkula	Kharif	Cotton	108701	5435.05	2717.525	2717.525	5435.05
			Paddy	106249	2124.98	4249.96	4249.96	8499.92
			Bajra	51218	1024.36	2560.9	2560.9	5121.8
			Maize	54487	1089.74	4358.96	4358.96	8717.92
		Rabi	Wheat	80368	1205.52	1406.44	1406.44	2812.88
			Barley	51218	768.27	2176.765	2176.765	4353.53
			Mustard	53942	809.13	3101.665	3101.665	6203.33
			Gram	39503	592.545	3654.0275	3654.0275	7308.055
			Sunflower	54487	817.305	2588.1325	2588.1325	5176.265
7.	Rewari	Kharif	Cotton	108701	5435.05	6929.69	6929.69	13859.38
			Paddy	106249	2124.98	2124.98	2124.98	4249.96
			Bajra	51218	1024.36	1024.36	1024.36	2048.72
			Maize	54487	1089.74	817.305	817.305	1634.61
			Moong	47675	953.5	1191.875	1191.875	2383.75
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2
			Barley	51218	768.27	1920.675	1920.675	3841.35
			Mustard	53942	809.13	943.985	943.985	1887.97
			Gram	39503	592.545	2666.4525	2666.4525	5332.905
			Sunflower	54487	817.305	2315.6975	2315.6975	4631.395

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-II

Year 2023-24

Sr.No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Hisar	Kharif	Cotton	98595	4929.75	7394.625	7394.625	14789.25	19719
			Paddy	96371	1927.42	2891.13	2891.13	5782.26	7709.68
			Bajra	46456	929.12	1858.24	1858.24	3716.48	4645.6
			Maize	49421	988.42	5683.415	5683.415	11366.83	12355.25
			Moong	43243	864.86	432.43	432.43	864.86	1729.72
		Rabi	Wheat	72896	1093.44	911.2	911.2	1822.4	2915.84
			Barley	46456	696.84	3135.78	3135.78	6271.56	6968.4
			Mustard	48927	733.905	856.2225	856.2225	1712.445	2446.35
			Gram	35830	537.45	1522.775	1522.775	3045.55	3583
			Sunflower	49421	741.315	5806.9675	5806.9675	11613.935	12355.25
2.	Sonapat	Kharif	Cotton	98595	4929.75	7394.625	7394.625	14789.25	19719
			Paddy	96371	1927.42	1445.565	1445.565	2891.13	4818.55
			Bajra	46456	929.12	3019.64	3019.64	6039.28	6968.4
			Maize	49421	988.42	5683.415	5683.415	11366.83	12355.25
		Rabi	Wheat	72896	1093.44	1275.68	1275.68	2551.36	3644.8
			Barley	46456	696.84	5458.58	5458.58	10917.16	11614
			Mustard	48927	733.905	3302.5725	3302.5725	6605.145	7339.05
			Gram	35830	537.45	4210.025	4210.025	8420.05	8957.5
			Sunflower	49421	741.315	5806.9675	5806.9675	11613.935	12355.25
3.	Gurgaon	Kharif	Cotton	98595	4929.75	4929.75	4929.75	9859.5	14789.25
			Paddy	96371	1927.42	1445.565	1445.565	2891.13	4818.55
			Bajra	46456	929.12	696.84	696.84	1393.68	2322.8
			Maize	49421	988.42	5683.415	5683.415	11366.83	12355.25
		Rabi	Wheat	72896	1093.44	911.2	911.2	1822.4	2915.84
			Barley	46456	696.84	812.98	812.98	1625.96	2322.8
			Mustard	48927	733.905	856.2225	856.2225	1712.445	2446.35
			Gram	35830	537.45	4210.025	4210.025	8420.05	8957.5
			Sunflower	49421	741.315	5806.9675	5806.9675	11613.935	12355.25
4.	Karnal	Kharif	Cotton	98595	4929.75	9859.5	9859.5	19719	24648.75
			Paddy	96371	1927.42	722.7825	722.7825	1445.565	3372.985
			Bajra	46456	929.12	5342.44	5342.44	10684.88	11614
			Maize	49421	988.42	741.315	741.315	1482.63	2471.05
		Rabi	Wheat	72896	1093.44	728.96	728.96	1457.92	2551.36

Sr.No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
			Barley	46456	696.84	5458.58	5458.58	10917.16	11614
			Mustard	48927	733.905	3302.5725	3302.5725	6605.145	7339.05
			Gram	35830	537.45	4210.025	4210.025	8420.05	8957.5
			Sunflower	49421	741.315	5806.9675	5806.9675	11613.935	12355.25
5.	Ambala	Kharif	Cotton	98595	4929.75	9859.5	9859.5	19719	24648.75
			Paddy	96371	1927.42	1445.565	1445.565	2891.13	4818.55
			Bajra	46456	929.12	5342.44	5342.44	10684.88	11614
			Maize	49421	988.42	1976.84	1976.84	3953.68	4942.1
		Rabi	Wheat	72896	1093.44	1275.68	1275.68	2551.36	3644.8
			Barley	46456	696.84	5458.58	5458.58	10917.16	11614
			Mustard	48927	733.905	856.2225	856.2225	1712.445	2446.35
			Gram	35830	537.45	4210.025	4210.025	8420.05	8957.5
			Sunflower	49421	741.315	864.8675	864.8675	1729.735	2471.05
6.	Jind	Kharif	Cotton	98595	4929.75	7394.625	7394.625	14789.25	19719
			Paddy	96371	1927.42	722.7825	722.7825	1445.565	3372.985
			Bajra	46456	929.12	3019.64	3019.64	6039.28	6968.4
			Maize	49421	988.42	5683.415	5683.415	11366.83	12355.25
		Rabi	Wheat	72896	1093.44	728.96	728.96	1457.92	2551.36
			Barley	46456	696.84	5458.58	5458.58	10917.16	11614
			Mustard	48927	733.905	2079.3975	2079.3975	4158.795	4892.7
			Gram	35830	537.45	4210.025	4210.025	8420.05	8957.5
			Sunflower	49421	741.315	5806.9675	5806.9675	11613.935	12355.25
7.	M. Garh	Kharif	Cotton	98595	4929.75	1971.9	1971.9	3943.8	8873.55
			Paddy	96371	1927.42	11082.665	11082.665	22165.33	24092.75
			Bajra	46456	929.12	929.12	929.12	1858.24	2787.36
			Maize	49421	988.42	5683.415	5683.415	11366.83	12355.25
			Moong	43243	864.86	648.645	648.645	1297.29	2162.15
		Rabi	Wheat	72896	1093.44	911.2	911.2	1822.4	2915.84
			Barley	46456	696.84	812.98	812.98	1625.96	2322.8
			Mustard	48927	733.905	856.2225	856.2225	1712.445	2446.35
			Gram	35830	537.45	1522.775	1522.775	3045.55	3583
			Sunflower	49421	741.315	5806.9675	5806.9675	11613.935	12355.25

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-II

Year 2024-25

Sr.No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Hisar	Kharif	Cotton	103525	5176.25	7764.375	7764.375	15528.75	20705
			Paddy	101190	2023.8	3035.7	3035.7	6071.4	8095.2
			Bajra	48779	975.58	1951.16	1951.16	3902.32	4877.9
			Maize	51892	1037.84	5967.58	5967.58	11935.16	12973
			Moong	45405	908.1	454.05	454.05	908.1	1816.2
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	3292.5825	3292.5825	6585.165	7316.85
			Mustard	51373	770.595	899.0275	899.0275	1798.055	2568.65
			Gram	37622	564.33	1598.935	1598.935	3197.87	3762.2
			Sunflower	51892	778.38	6097.31	6097.31	12194.62	12973
2.	Sonapat	Kharif	Cotton	103525	5176.25	7764.375	7764.375	15528.75	20705
			Paddy	101190	2023.8	1517.85	1517.85	3035.7	5059.5
			Bajra	48779	975.58	3170.635	3170.635	6341.27	7316.85
			Maize	51892	1037.84	5967.58	5967.58	11935.16	12973
		Rabi	Wheat	76541	1148.115	1339.4675	1339.4675	2678.935	3827.05
			Barley	48779	731.685	5731.5325	5731.5325	11463.065	12194.75
			Mustard	51373	770.595	3467.6775	3467.6775	6935.355	7705.95
			Gram	37622	564.33	4420.585	4420.585	8841.17	9405.5
			Sunflower	51892	778.38	6097.31	6097.31	12194.62	12973
3.	Gurgaon	Kharif	Cotton	103525	5176.25	5176.25	5176.25	10352.5	15528.75
			Paddy	101190	2023.8	1517.85	1517.85	3035.7	5059.5
			Bajra	48779	975.58	731.685	731.685	1463.37	2438.95
			Maize	51892	1037.84	5967.58	5967.58	11935.16	12973
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525	3061.64
			Barley	48779	731.685	853.6325	853.6325	1707.265	2438.95
			Mustard	51373	770.595	899.0275	899.0275	1798.055	2568.65
			Gram	37622	564.33	4420.585	4420.585	8841.17	9405.5
			Sunflower	51892	778.38	6097.31	6097.31	12194.62	12973
4.	Karnal	Kharif	Cotton	103525	5176.25	10352.5	10352.5	20705	25881.25
			Paddy	101190	2023.8	758.925	758.925	1517.85	3541.65
			Bajra	48779	975.58	5609.585	5609.585	11219.17	12194.75
			Maize	51892	1037.84	778.38	778.38	1556.76	2594.6
		Rabi	Wheat	76541	1148.115	765.41	765.41	1530.82	2678.935

Sr.No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium (Rs. /Hect.)			
					Farmer's Share	Subsidy		
						State Share	Central Share	Total Subsidy
			Barley	48779	731.685	5731.5325	5731.5325	11463.065
			Mustard	51373	770.595	3467.6775	3467.6775	6935.355
			Gram	37622	564.33	4420.585	4420.585	8841.17
			Sunflower	51892	778.38	6097.31	6097.31	12194.62
5.	Ambala	Kharif	Cotton	103525	5176.25	10352.5	10352.5	20705
			Paddy	101190	2023.8	1517.85	1517.85	3035.7
			Bajra	48779	975.58	5609.585	5609.585	11219.17
			Maize	51892	1037.84	2075.68	2075.68	4151.36
		Rabi	Wheat	76541	1148.115	1339.4675	1339.4675	2678.935
			Barley	48779	731.685	5731.5325	5731.5325	11463.065
			Mustard	51373	770.595	899.0275	899.0275	1798.055
			Gram	37622	564.33	4420.585	4420.585	8841.17
			Sunflower	51892	778.38	908.11	908.11	1816.22
6.	Jind	Kharif	Cotton	103525	5176.25	7764.375	7764.375	15528.75
			Paddy	101190	2023.8	758.925	758.925	1517.85
			Bajra	48779	975.58	3170.635	3170.635	6341.27
			Maize	51892	1037.84	5967.58	5967.58	11935.16
		Rabi	Wheat	76541	1148.115	765.41	765.41	1530.82
			Barley	48779	731.685	5731.5325	5731.5325	11463.065
			Mustard	51373	770.595	2183.3525	2183.3525	4366.705
			Gram	37622	564.33	4420.585	4420.585	8841.17
			Sunflower	51892	778.38	6097.31	6097.31	12194.62
7.	M.Garh	Kharif	Cotton	103525	5176.25	2070.5	2070.5	4141
			Paddy	101190	2023.8	11636.85	11636.85	23273.7
			Bajra	48779	975.58	975.58	975.58	1951.16
			Maize	51892	1037.84	5967.58	5967.58	11935.16
			Moong	45405	908.1	681.075	681.075	1362.15
		Rabi	Wheat	76541	1148.115	956.7625	956.7625	1913.525
			Barley	48779	731.685	853.6325	853.6325	1707.265
			Mustard	51373	770.595	899.0275	899.0275	1798.055
			Gram	37622	564.33	1598.935	1598.935	3197.87
			Sunflower	51892	778.38	6097.31	6097.31	12194.62

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-II

Year 2025-26

Sr. No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Hisar	Kharif	Cotton	108701	5435.05	8152.575	8152.575	16305.15	21740.2
			Paddy	106249	2124.98	3187.47	3187.47	6374.94	8499.92
			Bajra	51218	1024.36	2048.72	2048.72	4097.44	5121.8
			Maize	54487	1089.74	6266.005	6266.005	12532.01	13621.75
			Moong	47675	953.5	476.75	476.75	953.5	1907
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2	3214.72
			Barley	51218	768.27	3457.215	3457.215	6914.43	7682.7
			Mustard	53942	809.13	943.985	943.985	1887.97	2697.1
			Gram	39503	592.545	1678.878	1678.878	3357.755	3950.3
			Sunflower	54487	817.305	6402.223	6402.223	12804.45	13621.75
2.	Sonapat	Kharif	Cotton	108701	5435.05	8152.575	8152.575	16305.15	21740.2
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	3329.17	3329.17	6658.34	7682.7
			Maize	54487	1089.74	6266.005	6266.005	12532.01	13621.75
		Rabi	Wheat	80368	1205.52	1406.44	1406.44	2812.88	4018.4
			Barley	51218	768.27	6018.115	6018.115	12036.23	12804.5
			Mustard	53942	809.13	3641.085	3641.085	7282.17	8091.3
			Gram	39503	592.545	4641.6025	4641.6025	9283.205	9875.75
			Sunflower	54487	817.305	6402.2225	6402.2225	12804.445	13621.75
3.	Gurgaon	Kharif	Cotton	108701	5435.05	5435.05	5435.05	10870.1	16305.15
			Paddy	106249	2124.98	1593.735	1593.735	3187.47	5312.45
			Bajra	51218	1024.36	768.27	768.27	1536.54	2560.9
			Maize	54487	1089.74	6266.005	6266.005	12532.01	13621.75
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2	3214.72
			Barley	51218	768.27	896.315	896.315	1792.63	2560.9
			Mustard	53942	809.13	943.985	943.985	1887.97	2697.1
			Gram	39503	592.545	4641.6025	4641.6025	9283.205	9875.75
4.	Karnal	Kharif	Sunflower	54487	817.305	6402.2225	6402.2225	12804.445	13621.75
			Cotton	108701	5435.05	10870.1	10870.1	21740.2	27175.25
			Paddy	106249	2124.98	796.8675	796.8675	1593.735	3718.715
			Bajra	51218	1024.36	5890.07	5890.07	11780.14	12804.5
			Maize	54487	1089.74	817.305	817.305	1634.61	2724.35
		Rabi	Wheat	80368	1205.52	803.68	803.68	1607.36	2812.88

Sr. No.	District	Season	Crop	Sum Insured (Rs./Hect.)	Premium(Rs. /Hect.)			
					Farmer's Share	Subsidy		
						State Share	Central Share	Total Subsidy
			Barley	51218	768.27	6018.115	6018.115	12036.23
			Mustard	53942	809.13	3641.085	3641.085	7282.17
			Gram	39503	592.545	4641.6025	4641.6025	9283.205
			Sunflower	54487	817.305	6402.2225	6402.2225	12804.445
5.	Ambala	Kharif	Cotton	108701	5435.05	10870.1	10870.1	21740.2
			Paddy	106249	2124.98	1593.735	1593.735	3187.47
			Bajra	51218	1024.36	5890.07	5890.07	11780.14
			Maize	54487	1089.74	2179.48	2179.48	4358.96
		Rabi	Wheat	80368	1205.52	1406.44	1406.44	2812.88
			Barley	51218	768.27	6018.115	6018.115	12036.23
			Mustard	53942	809.13	943.985	943.985	1887.97
			Gram	39503	592.545	4641.6025	4641.6025	9283.205
			Sunflower	54487	817.305	953.5225	953.5225	1907.045
6.	Jind	Kharif	Cotton	108701	5435.05	8152.575	8152.575	16305.15
			Paddy	106249	2124.98	796.8675	796.8675	1593.735
			Bajra	51218	1024.36	3329.17	3329.17	6658.34
			Maize	54487	1089.74	6266.005	6266.005	12532.01
		Rabi	Wheat	80368	1205.52	803.68	803.68	1607.36
			Barley	51218	768.27	6018.115	6018.115	12036.23
			Mustard	53942	809.13	2292.535	2292.535	4585.07
			Gram	39503	592.545	4641.6025	4641.6025	9283.205
			Sunflower	54487	817.305	6402.2225	6402.2225	12804.445
7.	M.Garh	Kharif	Cotton	108701	5435.05	2174.02	2174.02	4348.04
			Paddy	106249	2124.98	12218.635	12218.635	24437.27
			Bajra	51218	1024.36	1024.36	1024.36	2048.72
			Maize	54487	1089.74	6266.005	6266.005	12532.01
			Moong	47675	953.5	715.125	715.125	1430.25
		Rabi	Wheat	80368	1205.52	1004.6	1004.6	2009.2
			Barley	51218	768.27	896.315	896.315	1792.63
			Mustard	53942	809.13	943.985	943.985	1887.97
			Gram	39503	592.545	1678.8775	1678.8775	3357.755
			Sunflower	54487	817.305	6402.2225	6402.2225	12804.445

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-III

Year 2023-24

Sr. No.	District	Season	Crop	Sum Insured (Rs./ Hect.)	Premium (Rs. /Hect.)				Total Premium
					Farmer's Share	Subsidy			
						State Share	Central Share	Total Subsidy	
1.	Fatehabad	Kharif	Cotton	98595	4929.75	9854.57	9854.57	19709.14	24638.89
			Paddy	96371	1927.42	819.155	819.155	1638.31	3565.73
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
			Moong	43243	864.86	685.40	685.40	1370.80	2235.66
		Rabi	Wheat	72896	1093.44	699.80	699.80	1399.60	2493.04
			Barley	46456	696.84	5456.255	5456.255	10912.51	11609.35
			Mustard	48927	122.32	0.000	0.000	0.000	122.320
			Gram	35830	89.58	0.000	0.000	0.000	89.580
			Sunflower	49421	242.16	0.000	0.000	0.000	242.160
2.	Bhiwani	Kharif	Cotton	98595	4929.75	9854.57	9854.57	19709.14	24638.89
			Paddy	96371	1927.42	2308.085	2308.085	4616.17	6543.59
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
			Moong	43243	864.86	685.40	685.40	1370.80	2235.66
		Rabi	Wheat	72896	1093.44	3644.80	3644.80	7289.60	8383.04
			Barley	46456	227.63	0.00	0.00	0.00	227.63
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	537.45	4208.235	4208.235	8416.47	8953.92
			Sunflower	49421	741.32	5557.39	5557.39	11114.78	11856.10
3.	Jhajjar	Kharif	Cotton	98595	4929.75	1671.185	1671.185	3342.37	8272.12
			Paddy	96371	1927.42	33.73	33.73	67.46	1994.88
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
		Rabi	Wheat	72896	182.24	0.000	0.000	0.000	182.240
			Barley	46456	116.14	0.000	0.000	0.000	116.140
			Mustard	48927	122.32	0.000	0.000	0.000	122.320
			Gram	35830	89.58	0.000	0.000	0.000	89.580
			Sunflower	49421	741.32	5557.39	5557.39	11114.78	11856.10
4.	Mewat	Kharif	Cotton	98595	4929.75	9677.10	9677.10	19354.20	24283.95
			Paddy	96371	954.07	0.00	0.00	0.00	954.07
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59

Sr. No.	District	Season	Crop	Sum Insured (Rs./ Hect.)	Premium (Rs. /Hect.)			
					Farmer's Share	Subsidy		Total Premium
						State Share	Central Share	
		Rabi	Wheat	72896	182.24	0.000	0.000	182.240
			Barley	46456	696.84	5456.255	5456.255	11609.35
			Mustard	48927	122.32	0.00	0.00	122.32
			Gram	35830	537.45	4143.74	4143.74	8824.93
			Sunflower	49421	741.32	5557.39	5557.39	11856.10
5.	Palwal	Kharif	Cotton	98595	246.49	0.00	0.00	246.49
			Paddy	96371	1927.42	33.73	33.73	1994.88
			Bajra	46456	929.12	5214.685	5214.685	11358.49
			Maize	49421	988.42	0.00	0.00	988.42
		Rabi	Wheat	72896	182.24	0.00	0.00	182.24
			Barley	46456	116.14	0.00	0.00	116.14
			Mustard	48927	122.32	0.00	0.00	122.32
			Gram	35830	537.45	4143.74	4143.74	8824.93
			Sunflower	49421	741.32	5557.39	5557.39	11856.10
6.	Panipat	Kharif	Cotton	98595	4929.75	9854.57	9854.57	24638.89
			Paddy	96371	231.29	0.00	0.00	231.29
			Bajra	46456	929.12	5214.685	5214.685	11358.49
			Maize	49421	988.42	5498.085	5498.085	11984.59
		Rabi	Wheat	72896	182.24	0.00	0.00	182.24
			Barley	46456	696.84	5372.635	5372.635	11442.11
			Mustard	48927	122.32	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	89.58
			Sunflower	49421	741.32	5557.39	5557.39	11856.10
7.	Y.Nagar	Kharif	Cotton	98595	4929.75	9854.57	9854.57	24638.89
			Paddy	96371	231.29	0.00	0.00	231.29
			Bajra	46456	929.12	5214.685	5214.685	11358.49
			Maize	49421	988.42	5498.085	5498.085	11984.59
		Rabi	Wheat	72896	182.24	0.00	0.00	182.24
			Barley	46456	696.84	5372.635	5372.635	11442.11
			Mustard	48927	122.32	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	89.58
			Sunflower	49421	123.55	0.00	0.00	123.55
8	Charki Dadri	Kharif	Cotton	98595	4929.75	9854.57	9854.57	24638.89
			Paddy	96371	1927.42	1445.565	1445.565	4818.55
			Bajra	46456	929.12	5214.685	5214.685	11358.492
			Maize	49421	988.42	5498.0865	5498.0865	11984.593

Sr. No.	District	Season	Crop	Sum Insured (Rs./ Hect.)	Premium (Rs. /Hect.)			
					Farmer's Share	Subsidy		
						State Share	Central Share	Total Subsidy
			Moong	43243	864.86	685.40	685.40	1370.80
		Rabi	Wheat	72896	1093.44	718.025	718.025	1436.050
			Barley	46456	696.84	5372.635	5372.635	10745.27
			Mustard	48927	122.32	0.00	0.00	0.00
			Gram	35830	89.58	0.00	0.00	0.00
			Sunflower	49421	741.32	5557.39	5557.39	11114.78
								11856.10

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

*** Note: - Cluster-III has been allotted for one year only.**